

Fill in this information to identify the case:

Debtor 1 Lauren Cook

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of MICHIGAN

Case number 17-48858-mlo

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HOME POINT FINANCIAL CORPORATION

Court claim no. (if known): 1-2

Last 4 digits of any number you use to
identify the debtor's account: 8316

Date of payment change: 5/1/2020

Must be at least 21 days after date
of this notice

New total payment: \$708.13

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$223.89

New escrow payment: \$229.07

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Lauren Cook

Print Name

Middle Name

Last Name

Case number (if known) 17-48858-mlo**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Cristina DiGiannantonio Date 4/10/2020
Signature

Print Cristina DiGiannantonio
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112

Email cdigiannantonio@rascrane.come

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION

IN RE:

Lauren Cook,
Debtor.

BK Case 17-48858-mlo
Chapter 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 10, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

MARSHALL D. SCHULTZ
29777 TELEGRAPH ROAD
SUITE 2203
SOUTHFIELD, MI 48034

TAMMY L. TERRY
BUHL BUILDING
535 GRISWOLD
SUITE 2100
DETROIT, MI 48226

LAUREN COOK
4459 LAUREL CLUB CIRCLE #16
WEST BLOOMFIELD, MI 48323

Robertson, Anschutz, Schneid & Crane LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Kimberly Meador
Kimberly Meador
Email: kmeador@rascrane.com



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

ESCROW STATEMENT

[Redacted]

LAUREN COOK
4459 LAUREL CLUB CIR APT 16
WEST BLOOMFIELD MI 48323-2903

Analysis Date: April 09, 2020
Loan Number: [Redacted]
New Payment Effective Date: 05/01/20
For Inquiries: 800.686.2404
Property Address: 4459 LAUREL CLUB CIR APT
WEST BLOOMFIELD MI 48323

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 05/01/20
Principal & Interest Pmt	\$479.06	\$479.06
Total Monthly Escrow Payment	\$223.89	\$229.07
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$702.95	\$708.13

Shortage/Surplus Information	Effective 05/01/20
Upcoming Total Annual Bills	\$2,705.69
Required Cushion	\$371.78
Required Starting Balance	\$1,072.19
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$371.78. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,464.46	\$1,072.19
MAY 2020	\$229.07			\$1,693.53	\$1,301.26
JUN 2020	\$229.07	\$43.18	PMI INSURANC	\$1,879.42	\$1,487.15
JUL 2020	\$229.07	\$43.18	PMI INSURANC	\$2,065.31	\$1,673.04
AUG 2020	\$229.07	\$43.18	PMI INSURANC	\$2,251.20	\$1,858.93
AUG 2020		\$1,268.81	TAXES	\$982.39	\$590.12
SEP 2020	\$229.07	\$43.18	PMI INSURANC	\$1,168.28	\$776.01
SEP 2020		\$291.00	PROPERTY INS	\$877.28	\$485.01
OCT 2020	\$229.07	\$43.18	PMI INSURANC	\$1,063.17	\$670.90



11511 Luna Road, Suite 200
Farmers Branch, TX 75234
(800) 686-2404

HOME POINT FINANCIAL CORPORATION
PO Box 735028
Dallas TX, 75373-5028

[REDACTED]

LAUREN COOK
4459 LAUREL CLUB CIR APT 16
WEST BLOOMFIELD MI 48323-2903

Property Address:
4459 LAUREL CLUB CIR APT
WEST BLOOMFIELD MI 48323

Analysis Date: April 09, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
NOV 2020	\$229.07	\$43.18	PMI INSURANC	\$1,249.06	\$856.79
DEC 2020	\$229.07	\$43.18	PMI INSURANC	\$1,434.95	\$1,042.68
DEC 2020		\$670.90	TAXES	\$764.05	\$371.78
JAN 2021	\$229.07	\$43.18	PMI INSURANC	\$949.94	\$557.67
FEB 2021	\$229.07	\$43.18	PMI INSURANC	\$1,135.83	\$743.56
MAR 2021	\$229.07	\$43.18	PMI INSURANC	\$1,321.72	\$929.45
APR 2021	\$229.07	\$43.18	PMI INSURANC	\$1,507.61	\$1,115.34
	\$2,748.84	\$2,705.69			

Annual Escrow Account Disclosure Statement
Account History

The following statement of activity in your escrow account from May 2019 through April 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,089.23	\$1,224.27
MAY	\$224.71	\$298.71 *	(\$43.18)	\$43.18	PMI INSURANC	\$1,270.76	\$1,479.80
JUN	\$224.71	\$298.71 *	(\$43.18)	\$43.18	PMI INSURANC	\$1,452.29	\$1,735.33
JUL	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$1,633.82	\$1,916.86
AUG	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$1,815.35	\$2,098.39
AUG			(\$1,250.47)	\$1,268.81 *	TAXES	\$564.88	\$829.58
AUG				\$291.00 *	HAZARD INS	\$564.88	\$538.58
SEP	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$746.41	\$720.11
SEP			(\$267.00)		PROPERTY INS	\$479.41	\$720.11
OCT	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$660.94	\$901.64
NOV	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$842.47	\$1,083.17
DEC	\$224.71	\$147.00 *	(\$43.18)	\$43.18	PMI INSURANC	\$1,024.00	\$1,186.99
DEC			(\$660.94)	\$670.90 *	TAXES	\$363.06	\$516.09
JAN	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$544.59	\$697.62
FEB	\$224.71	\$224.71	(\$43.18)	\$43.18	PMI INSURANC	\$726.12	\$879.15
MAR	\$224.71	\$223.89 *	(\$43.18)	\$43.18	PMI INSURANC	\$907.65	\$1,059.86
APR	\$224.71	\$447.78 *	(\$43.18)	\$43.18	PMI INSURANC	\$1,089.18	\$1,464.46
	\$2,696.52	\$2,989.06	-\$2,696.57	\$2,748.87			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,464.46. Your starting balance (escrow balance required) according to this analysis should be \$1,072.19. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$0.00. This post-petition analysis shows a surplus of \$392.27. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$2,705.69. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

[REDACTED]

LAUREN COOK
4459 LAUREL CLUB CIR APT 16
WEST BLOOMFIELD MI 48323-2903

Property Address:
4459 LAUREL CLUB CIR APT
WEST BLOOMFIELD MI 48323

Analysis Date: April 09, 2020

Loan Number: [REDACTED]

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$229.07
Over/Short Spread:	\$0.00
Escrow Payment:	\$229.07



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.